

FIG. 1

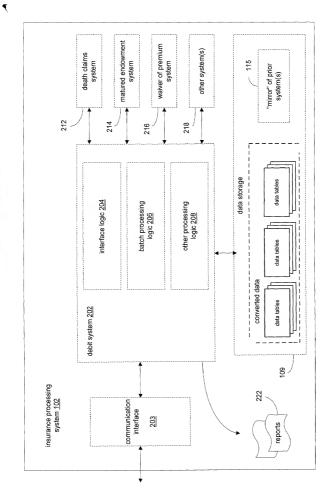


FIG. 2

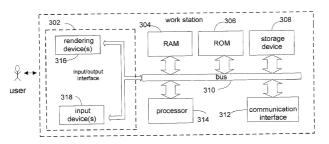


FIG. 3

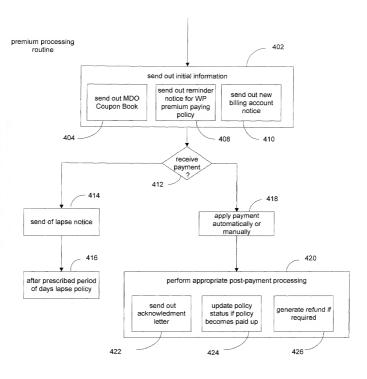


FIG. 4

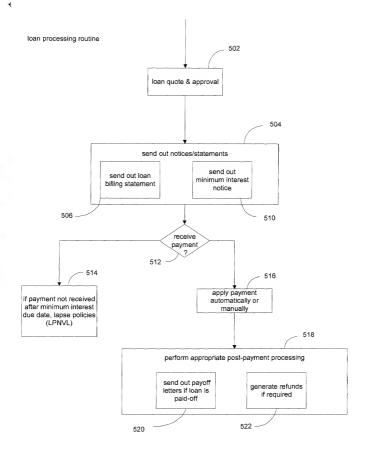


FIG. 5

waiver of premium processing

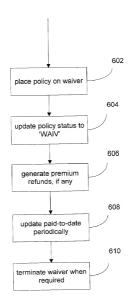


FIG. 6

cash surrender processing

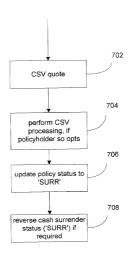


FIG. 7



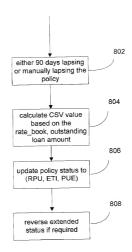


FIG. 8

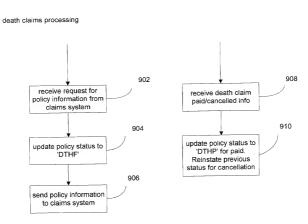


FIG. 9

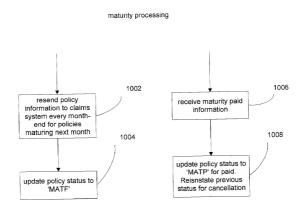


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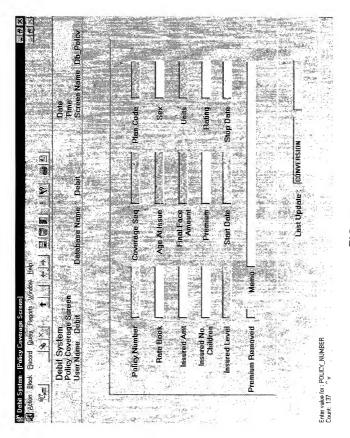


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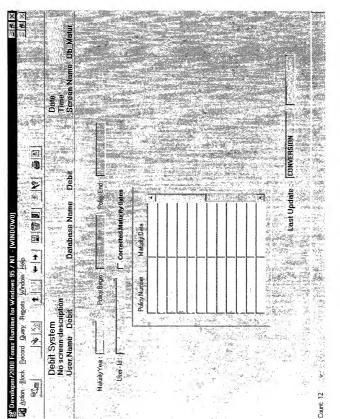
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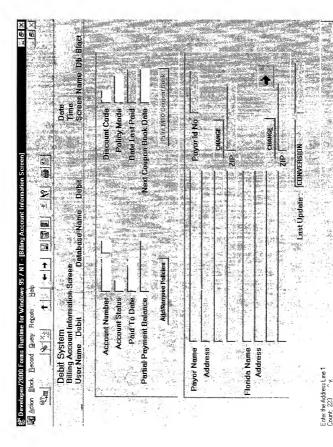


FIG. 17

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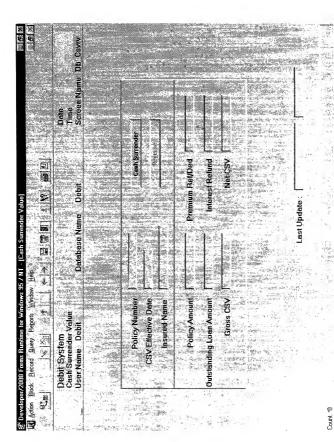


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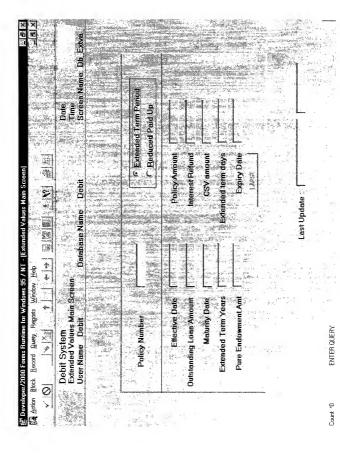


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FIG. 37

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FIG. 43